



Step by Step: CHECKS & CHECKING ACCOUNT FRAUD



An identity thief may steal your paper checks, misuse the account number from the bottom of your checks or open a new account in your name. If this happens, contact the bank or financial institution and ask them to close the account as soon as possible.

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

NOTES:

☐ Contact the financial institution.

☐ Report the fraudulent transaction(s).

Act as soon as you discover any transactions you didn't make.

☐ Ask it to stop payment on stolen checks and close your account.

☐ Ask it to report the theft to its check verification system.

☐ When reporting the fraud in writing, be sure to:

- Identify the amount and date of the transaction(s).
- Include your name, address, account number and a copy of your Identity Theft Report or other proof of identity theft.
- Send it by certified mail, return receipt requested.

☐ Ask for written notice of the resolution for your records.

☐ Follow-up with the check verifications companies.

☐ Report that your checks were stolen.

☐ Ask them to tell businesses to refuse the stolen checks.

TeleCheck
1 (800) 710-9898

Certegy, Inc.
1 (800) 437-5120

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

NOTES:

☐ Contact ChexSystems, Inc. to request a free ChexSystems Report.

☐ Order a free copy of the ChexSystems report that lists checking accounts opened in your name.

☐ Consider placing a "Consumer Reported Identity Theft Security Alert." Contact ChexSystems for more information.

www.consumerdebit.com or 1 (800) 428-9623

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

- ☐ Contact each financial institution where a new account was opened.

NOTES:

- ☐ Ask the financial institution to close the account.
- ☐ When reporting the fraud in writing, be sure to:
 - Identify the amount and date of the transaction(s).
 - Include your name, address, account number and a copy of your Identity Theft Report or other proof of identity theft.
 - Send it by certified mail, return receipt requested.
- ☐ Ask for a letter confirming the closure of any accounts opened.

ADDITIONAL STEPS

STEP BY STEP:

- ☐ Request your credit reports.

- ☐ Place a fraud alert.

- ☐ Consider a security freeze.

- ☐ Update your files.

NOTES:

- ☐ Find additional information on page 1 of your toolkit.
- ☐ Find additional information on page 2 of your toolkit.
- ☐ Find additional information on page 1 of your toolkit.
- ☐ Record the dates you made calls or sent letters.
- ☐ Keep copies of letters in your files.

Remember to get written confirmation of resolutions made by phone.

For more information on filing a complaint or reporting a scam, visit www.consumer.sc.gov and "How Do I..."



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293 Greystone Blvd., Ste. 400 • PO Box 5757 • Columbia, SC 29250
(800) 922-1594 • www.consumer.sc.gov

